

materials is represented a model of such benchmarking, which makes possible to perform complex (in the context of the four blocks of parameters) comparative assessment of a separate bank with the market. Based on the proposed model it can be developed an advanced business development strategies and created unique credit offers.

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Надійшла до редколегії 10.05.15

А. Камінський, д-р екон. наук, проф.

Київський національний університет імені Тараса Шевченка, Київ, Україна

БЕНЧМАРКИНГ БЮРО КРЕДИТНИХ ІСТОРІЙ ЯК ІНСТРУМЕНТ ОЦІНКИ РИНКОВОЇ ПОЗИЦІЇ БАНКА НА РИНКУ

Стаття презентує концепцію бенчмаркінгу на ринку споживчих кредитів. Сутність такого бенчмаркінгу у порівняльному аналізі параметрів банку та середньо ринкових значень, розрахованих на основі інформації з бюро кредитних історій. Використання бенчмаркінгу розглядається як інструмент для оцінки ринкової позиції банку.

Ключові слова: бенчмаркінгу; бюро кредитних історій; конкурентоспроможність; банківське кредитування; ринок споживчих кредитів.

А. Каминский, д-р экон. наук, проф.

Киевский национальный университет имени Тараса Шевченко, Киев, Украина

БЕНЧМАРКИНГ БЮРО КРЕДИТНЫХ ИСТОРИЙ КАК ИНСТРУМЕНТ ОЦЕНКИ РЫНОЧНОЙ ПОЗИЦИИ БАНКА НА РЫНКЕ

Статья презентует концепцию бенчмаркинга на рынке потребительских кредитов. Сущность такого бенчмаркинга в сравнительном анализе параметров банка и среднерыночных значений, рассчитанных на основе информации из бюро кредитных историй. Использование бенчмаркинга рассматривается как инструмент для оценки рыночной позиции банка.

Ключевые слова: бенчмаркинг; бюро кредитных историй; конкурентоспособность; банковское кредитование; рынок потребительских кредитов.

Bulletin of Taras Shevchenko National University of Kyiv. Economics, 2015; 1(166): 64-68

JEL E63

УДК 331.1

DOI: [dx.doi.org/ 10.17721/1728-2667.2015/166-1/9](http://dx.doi.org/10.17721/1728-2667.2015/166-1/9)

R. Paliulyte, Doctor of Sciences (Economics), Associate Professor,
A. Rasteniene, Doctor of Sciences (Economics), Associate Professor
Vilnius University, Vilnius, Lithuania

DEVELOPMENT OF SELF-EMPLOYMENT IN GLOBAL ECONOMIC CONDITIONS

The article analyses factors effecting the development of self-employment activities in global economic conditions and, namely, liberal professions. The aim of this article is to identify the factors affecting the development of liberal professions. The methods used in this investigation are followers: scientific literature analysis, collection of information, comparison, generalization and logical analysis. The authors of this article concludes that the emergence of knowledge sector, increasing differentiation and flexibility of production and the growing role of creativity in value creation process determine the rising importance of liberal professions as one of the self-employment forms.

Keywords: liberal professions, self-employment, creativity, professional career.

Introduction

Economic activities carried out by individuals, through which they seek to earn their income or receive other economic benefits, can be classified based on various criteria: sphere of activity, legal organization and ownership, scope and aim of activity, the number of involved individuals, etc. It is common practice in foreign countries to provide employment qualification statistics in terms of job creation criteria, in other words, to separate self-employed and employed individuals. Generally, individuals creating jobs (for themselves and others) are perceived as self-employed. Individuals who are hired for jobs created by others are perceived as employed. Self-employment can be collective (businesses with multiple owners) or individual (business license, liberal professions, independent creators and performers, freelance artists,

individual craft companies). Due to perpetually rising scope of self-employment a need to define separate segments of this activity and regulate the participation of self-employed individuals in the society has emerged.

European Commission stresses the importance of economic analysis in respect to self-employment and dedicates much attention to liberal professions, which are labeled as one of the important sectors of European economy, providing considerable public services. European Economic and Social Committee in Information memo "The role and future of the liberal professions in European civil society 2020", notes that these professions assist in creating production structure, jobs and ensure considerable public services; they are a driving force of innovations, development and production, as well as an important measure in overcoming economic and social crisis (1).

The number of self-employed is rapidly increasing in the liberal professions sector. Each sixth of self-employed in the EU-27 in 2012 was working in the liberal professions

sector. Fig. 1 shows that from 2008 to 2012 the share of these workers in the total number of self-employed increased from 14.9% to 16.9%.

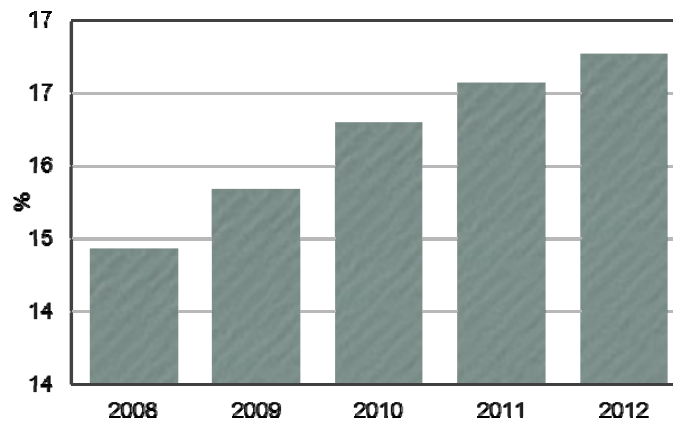


Fig.1. Self-employed in the liberal professions sector as the share from the self-employed in the EU-27, %

Source: authors calculations based on The role and future of the liberal professions in European civil society 2020.

The development of the self-employed indicates the decrease of recruitment volume in the liberal professions sector. The share of self-employed, who recruits labour

force, from all self-employed in the sector of liberal professions fell from 32,3% in 2008 to 28,1% 2012. (Fig. 2).

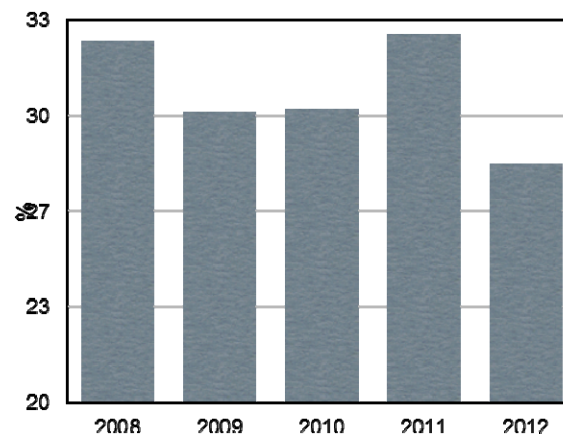


Fig. 2. The share of self-employed, who recruits labour force, in the sector of liberal professions

Source: authors based on The role and future of the liberal professions in European civil society 2020

Liberal professions, as a form of self-employment, in Lithuania were legalized by law from 1 January 2011. Currently the following spheres are distinguished: law, economics, medicine and social security, education and training, journalism, art, architecture, etc. The self-employed in this sector in 2008 – 2012 m. as a share of total self-employed increased from 8, 2% to 13,4% in Lithuania. (2).

The social significance of the liberal professions is indicated by the share of gross domestic product, created by workers engaged in this activity.

EU-wide liberal professions create about 11% of GDP. By the above-mentioned study (1), liberal professions sectors of the Lithuania, Latvia and Estonia created,

respectively, 6.8%, 7.2% and 8.1% of GDP. The contribution of liberal professions sector to the economy vary according to level of a country development: from FIG. 3 is obvious that the largest contribution of the activities of the liberal professions is in Belgium (13.5% of GDP), while the lowest – in Romania (6.5% of GDP). The crisis highlighted the stabilisation effect of liberal profession on the economy. In 2009 compared to 2008, the contribution of the liberal professions at EU level slightly decreased from €1.220 billion to €1.180 billion (0.2%), in Lithuania – 0.7%, Estonia – 0.5%, in Latvia – 0.3%. This demonstrates that the liberal professions sector is more resistant to any fluctuations in economic activity than other sectors of the economy.

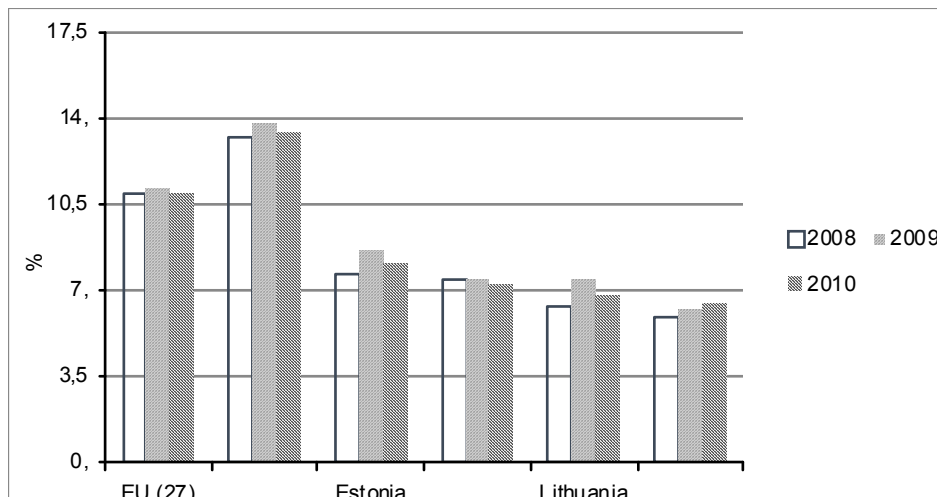


Fig.3. The liberal professions in GDP dynamics (% GDP)

Source: authors calculations based on The role and future of the liberal professions in European civil society 2020, on the database of Lithuanian Statistics.

The expanding scopes of self-employment rise the need to theoretically justify the reasons for this phenomenon, analyze the perspectives, development possibilities and challenges of self-employment.

Research object of this article is the liberal professions as a form of self-employment.

Research methods used are scientific literature analysis, collection of information, comparison, generalization and logical analysis.

Research aim is to identify the factors affecting the development of liberal professions.

Research goals are:

- to discuss the uniqueness of the economic activities carried out by the representatives of liberal professions;
- to identify the factors affecting the development of liberal professions.

Theoretical justification of the research

Scientists concentrating on the evolution of employment (3, 4, 5) also study liberal professions as a form of self-employment. Employment has been a research object in academic society since the times of industrial revolution. The analysis of meaning of work during the 60's turned the attention of scientists towards the following psycho-sociological functions of work: development of personality, self-regulation and responsibility for tasks, which are important to the society. Given these functions, work was regarded not only as a source of income, but also as an indicator of individual's social status.

Such conception of work enabled scientists to associate work with other dimensions, such as: activity, leisure, profession, family, etc. (6). A new idea of active society emerged, since communications, training, self-regulation and leisure elements were integrated into the concept of work (7). Through the discussions in respect to the future of work and its relation to profession, new scientific analysis appeared (4, 8), which concentrated on the phenomenon of liberal professions. Separate segments of liberal professions (such as art market, leisure market, tourism service market, etc.) became the object of scientific discussions. The idea raised in the 60's by Volrad Deneke (9), to analyze liberal professions through legal, social, ethical, sociological and economic views was revived.

Economic view of liberal professions is based on modern economic theories and stresses the economic role, development factors, social regulation questions,

effectiveness problems of these professions and self-employment in global economic conditions (10).

New competition theories, institutionalism, contract theory, cooperation research have each played an important role in explaining the place of self-employment and tasks raised for it in the future. Special importance is given to imperfect market competition theory, which according to scientists (11), differently from general equilibrium theory, postulates that imperfect information in the markets creates niches, which can be occupied by self-employed individuals.

The issues arising from industry and self-employment work relations are reflected in the new transaction cost conceptions (for instance outsourcing, offshoring, etc.) (12).

The structure of the article is: first part of the article discusses the features of liberal professions and their distinctive economic activities. Whereas, the second part of the article is dedicated to the analysis of factors affecting development of liberal professions, institutionalistic explanation of liberal professions' development.

1. The features of liberal professions

The roots of classical liberal professions (doctors, lawyers, artists) in the scientific literature reach far into the history (13). Free citizens studied seven liberal arts²² (*artes liberales*). These studies required a free soul and material independence. Individuals pursuing liberal arts were free, but did not have a possibility to gain financially from their studies. This is how description of "free" and later "liberal" came about. The purpose of pursuing these studies was honor and use for society. During the middle ages seven liberal arts were treated as preparatory courses for technology, law and medicine studies at the university. During that time the concept of liberal professions was related to science and academic education. The currently used meaning of liberal profession was attributed only in the 19th century. Since then "liberal profession" meant freedom from the State's regulations of labor relations, in the form of freedoms for separate groups of individuals from the State (13).

Before industrialization, work was dependent and several dependency forms existed: dependency on feudal lords, household, cooperative, corporative (craft guilds),

²² The following seven subjects belonged to "Artes liberales": arithmetic, geometrics, astronomy, music, grammar, rhetoric and dialectics.

etc. Liberal and at the same time paid work was rare (6). Liberal and paid work in industrial society was based on contracts. Nevertheless, employee had to belong to an organization. Currently, organizations hire independent employees and this way reducing their costs. Nevertheless, employees benefit more if they do not belong to an organization. Thus, the distinction of liberal professions from one side was determined by the aspiration of organizations to reduce costs and from the other side by employees' refusal to belong to an organization. Bonding to a single work place became detrimental to reputation (6).

What are distinctive features of liberal professions? What activity can be attributed to liberal professions?

Heinrich Stieglitz (1960), who presented sociological definition of liberal professions in the 70's, notes that the main features of liberal professions are: creativity, awareness, spirit of innovation, efficiency, targeting a specific aim (14:276). The status of liberal professions in the society is determined by these features. Scientists (13, 5, 3) researching liberal professions propose the following features of this activity: personal input and result, freedom and personal responsibility, economic and business related independence, high qualification, creativity, trust based relations between the representative of liberal profession and employer, mostly altruistic rather than egoistic motives. Characteristics of liberal professions offered by scientists can be grouped according to three criteria: individuals pursuing liberal professions, who provide intellectual services to clients and society; pursuing individual activity, which is independent; individuals characterized by economic independence.

The result of liberal professions' activity is an intellectual service, which possesses a high social value (15). It can be scientific or artistic, but also providing personal services (intellectual communication with patients, clients, listeners), which require high level of education (13).

The criteria of personal input and independence separate liberal professions from crafts or small businesses (13). The representative of liberal profession personally performs the task and answers for the result. Differently from business companies, material capital and use of other's labor are not tools of production; their function is only to assist (5). Since a particular task is carried out by the representative of liberal profession himself, it is not delegated to others, work quality is mostly determined by personal trust. Scientists (5) note that the control of liberal professions is implemented based on trust, rather than market principles. Independence means that employer does not render instructions how work should be carried out (15). Representatives of liberal professions control themselves; in a certain way they create a contract with society; for their services they obtain autonomy, security from unfair competition, high earnings and prestige (9).

Liberal profession in scientific literature (4,13) is identified as labor force of a new type, which can be characterized as self-organized and self-controlling. In this case labor force as an ability to work is not the object of demand in the labor market, rather the achievement, result, task performance is purchased (15). Particular attention is given to achievements and experience when hiring representatives of liberal professions, rather than profession itself (4). Not the ability to work is purchased; employer does not organize or control the use of abilities in the value creation process. These tasks are performed by labor force itself: employee organizes controls and answers for the results of his work.

Since high qualification is characteristic to representatives of liberal profession, the acquisition and sustainability of which requires large investments, the main

motive of representatives of liberal professions is earnings (4). Already in 1880 German philosopher Hermann Cohen talked about the dualism of doctor's profession: "doctor's ethical idealism and realization of material interests" (16:65). In the first half of 20th century Talcott Parsons (17: 201) pointed out that liberal profession "are not altruistic islands in the egoistic professional world". Scientists agree with the importance of the material motive in this profession (15,13), however pointing to the personal self-regulation possibilities. Due to the mentioned motive, this activity can be assessed as more altruistic than egoistic.

2. Factors affecting the development of liberal professions

The development of liberal professions, the growth of their social importance is associated, in particular, with rising importance of creativity which is the factor of the global competition.

Creativity becomes an essential instrument in the competitive battle. Already in the 80's we can observe the emergence of concepts of "creative industries" and "cultural industries". These concepts stress the fact that creativity and innovativeness are the specialization of national economics in the global value creation process; that innovations are the only instrument for economic entities to survive in global competition conditions; that the dominant social class in the 21st century is the cultural class.

The employed in the creative sector²³ of Lithuania accounts for 2% of total employment, which is above the European (EU-27) average of 1.7%. Although the creative sector accounts for a small part yet, but this sector shows growth trends and the growing influence on the national economy. Lithuanian creative industries sector generates nearly 5 % value added (more than those created in agriculture, and can be compared to the construction sector), as well as about 5 % the country's exports consist of creative industries products and services (18).

The creativity theory became used in practice in the 60's. Instruments to gain competitive advantage (over the external world and internally, among the business entities in the country) were asked from the industry (particularly the military) and education. These practical instruments had to develop creativity (13). Projects became an important instrument, since they are particularly oriented towards transforming ideas into innovations (ideas themselves are not innovations, they are only their presumptions) (8).

In order to shorten the creation process of innovations, this part of value creation is outsourced, outside the company or even abroad. Outsourcing and offshoring projects, which are based on the purchase of external services, become popular in the 90's. Particular tasks are carried out by specialized service providers, independent contractors. Nevertheless, the long-term development of knowhow in the company is highly effected by external independent and qualified employees hired for project work. However, this way, businesses can concentrate their internal resources towards the strategically important fields and gain competitive advantage through concentration of their internal employees towards the same aim. Thus, transfer of tasks has a strategic meaning: businesses can develop without investing additionally to infrastructure (12).

Therefore, many areas of business activities are taken away from large companies and are transferred to liberal professions in these global competition conditions. Individualization of activities reduces costs, increases the

²³ Creative sector in Lithuania: architecture, design, film and video, leisure software, publishing, art ant antiques, music, software and computer services, radio and television, advertising, performing arts and other cultural activities.

demand for independent, self-employed individuals who are not technically employed by the company and raise the importance of services provided by liberal professions. The augmenting role of creativity and development of project work are two major presumptions for the development of liberal professions.

According to the data Empirical Research of Outsourcing in Lithuanian Small Business (19), 64 per cent of all respondents use outsourcing and 34 per cent do not use it in small business sector. The main aims of the use of outsourcing in small business companies in Lithuania are cost reducing, increase in productivity, and improvement of quality. The benefit received in a short-time period has a direct connection with the enterprise's aims encouraging to implement outsourcing. The benefit received in a short time is: decrease in the need of personnel, concentration on the main activity increases, costs reduction. The benefit received in a long time perspective is: reduce in administration problems, decrease in time needed for enterprise's management, improvement of product or service quality.

Thus, the social significance of liberal professions is determined by the growing importance of human capital (or creativity) in the value added creation process, entrenchment of the project activity, the need in reduction of transaction costs and rational use of resources in the global competition. Individualization of activity increases the demand of independent, unrelated to labor relations employees.

Conclusions

Challenges of global economy determine the partial replacement of mass production by more flexible activity oriented towards the needs of a particular individual. The aim of organizations to increase their competitiveness is implemented through the use of flexible employment forms and decentralization of labor relations. Greater labor productivity is attained through reduction of transaction costs and hiring independent employees. Many activities are redistributed from large businesses to self-employed individuals – representatives of liberal professions, who can be characterized by independence, high qualification and creative abilities, their relations with contractors are based on trust and their motives are more altruistic than egoistic.

Further development of knowledge sector, increasing role of creativity in value creation process in global

economic conditions, determine the augmenting importance of liberal professions as one of the self-employment forms.

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Надійшла до редколегії 06.05.14

Р. Палулите, д-р екон. наук, доц.,
А. Растениене, д-р екон. наук, доц.
Вильнюський університет, Вільнюс, Литва

РОЗВИТОК САМОЗАЙНЯТОСТІ В ГЛОБАЛЬНИХ ЕКОНОМІЧНИХ УМОВАХ

В статті аналізуються фактори, що впливають на розвиток діяльності самозайнятості в глобальних економічних умовах, а саме, ліберальних професій. Мета цієї статті полягає у визначенні факторів, що впливають на розвиток ліберальних професій. Методи, використані в даному дослідженні є послідовністю: науковий аналіз літератури, збір інформації, порівняння, узагальнення та логічний аналіз. Автори цієї статті приходять до висновку, що поява сектора знань, збільшення диференціації та гнучкості виробництва і зростаюча роль творчості в процесі створення вартості визначає зростаючу важливість ліберальних професій, як однієї з форм самозайнятості.

Ключові слова: ліберальні професії, самозайнятість, креативність, професійна кар'єра.

Р. Палулите, д-р екон. наук, доц.,
А. Растениене, д-р екон. наук, доц.
Вильнюсский университет, Вильнюс, Литва

РАЗВИТИЕ САМОЗАНЯТОСТИ В ГЛОБАЛЬНЫХ ЭКОНОМИЧЕСКИХ УСЛОВИЯХ

В статье анализируются факторы, влияющие на развитие деятельности самозанятости в глобальных экономических условиях, а именно, либеральных профессий. Цель этой статьи заключается в определении факторов, влияющих на развитие либеральных профессий. Методы, используемые в данном исследовании являются последовательностью: научный анализ литературы, сбор информации, сравнения, обобщения и логический анализ. Авторы этой статьи приходят к выводу, что появление сектора знаний, увеличения дифференциации и гибкости производства и возрастающая роль творчества в процессе создания стоимости определяют возрастающую важность либеральных профессий, как одной из форм самозанятости.

Ключевые слова: либеральные профессии, самозанятость, креативность, профессиональная карьера.